

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 10/051,905

Confirmation No.: 1722

In re application of: Scott Aguais

Filed: January 17, 2002

Technology Center/Art Unit:

Examiner: Graham, Clement B.

Docket No.: D3398-00076

Customer No.: **08933**

Title: SYSTEM AND METHODS FOR  
VALUING AND MANAGING THE RISK  
OF CREDIT INSTRUMENT PORTFOLIOS

I CERTIFY THAT THIS CORRESPONDENCE IS BEING TRANSMITTED  
ELECTRONICALLY TO THE UNITED STATES PATENT AND  
TRADEMARK OFFICE, ON  
JANUARY 8, 2007

  
SIGNATURE

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

Responsive to the Office Action dated **October 6, 2006**, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.